From: Howlett, Tim GCPE:EX

Sent: Sunday, September 30, 2018 6:27 PM

To: Smith, George AG:EX **Subject:** updated QP notes

Attachments: 2018.09.28 QP - ATTORNEY GENERAL - ICBC FINAL.docx; 2018.09.30 QP - ATTORNEY

GENERAL - Electoral Reform Process.docx; 2018.09.25 QP Environment - Trans Mountain

Pipeline - FINAL.docx

Tim Howlett Issues Manager Strategic Issues Division, GCPE 250.208.4828

ICBC

Highlights:

- Public Accounts confirmed ICBC posted a net loss of \$1.3 billion in 2017/18.
- Media coverage of rate redesign focused on increases for young drivers and certain regions like Vancouver.
- The Opposition Leader has said it is time for a complete overhaul of ICBCs.13 s.13

Solution:

- We have launched a major modernization of rate design to ensure that good drivers aren't paying for the costs of risky drivers.
- It's a historic update to improve accountability, make rates fairer, and help keep rates low for good drivers.

s.13

• ICBC must also become financially sustainable to keep rates affordable for British Columbians.

s.13

s.13

- We're focusing ICBC resources on providing more care for those hurt in crashes by doubling maximum medical and rehabilitation benefits to help people get better faster.
- Alternative Dispute Resolution for minor claims will mean faster results for people at lower costs.

- We've struck a better balance between affordability and accountability, improving on the advantages of our model.
- If drivers maintain safe driving records they will now see much greater discounts going forward.

Why are you making people pay an extra \$50 to lend their car to a friend?

- British Columbians will have the option to purchase additional coverage for occasional users of their vehicle.
- Under the current system, if you lend your car to a friend and they cause an accident, your premiums will go up and that accident will follow your record.
- In the new model, crashes are tied to the driver, not the vehicle.
- If you elect to purchase the additional coverage for just \$50, and your friend causes a crash with your car, your premiums will not be affected.

Why are you capping pain and suffering awards and who gets to decide what a minor injury will be?

s.13

- We had to take significant action to get costs under control to protect drivers from outrageous rate hikes.
- BC was the last jurisdiction in the country with no cap on payouts for pain and suffering. Other provinces made this type of reform long ago.

Background:

- Public Accounts 2017 confirm that losses at ICBC totalled nearly \$1.3 billion.
- On August 9th, the Province announced ICBC's proposed rate design changes to ensure that insurance premiums more accurately represent a driver's risk.
- The proposed changes align with feedback government received from nearly 35,000 British Columbians on how to make insurance fairer. Key proposed changes to how Basic insurance premiums are set include:
 - Moving to a driver-based model, so that at-fault crashes are tied to the driver and not the person who owns the vehicle;
 - Increasing Basic insurance discounts for drivers with up to 40 years of driving experience, up from the current limit of nine years; and,
 - New discounts available for vehicles with original, manufacturer-installed automatic emergency braking technology and for vehicles driven less than 5,000 km per year.
 - Basic insurance discounts for inexperienced drivers will be adjusted to better reflect their risk;
 - At-fault crashes will have a larger impact on the premium a driver pays;
 - Rate classes and territories data (currently based on 2007 data) will be updated to reflect significant changes in traffic density, population growth and changes in the urban infrastructure; and,
 - An increase to the Driver Penalty Point (DPP) and Driver Risk Premium (DRP) programs of 20% on Nov. 1, 2018 and 20% on Nov. 1, 2019.
- ICBC filed its application with the BC Utilities Commission on Aug. 15, 2018, with a decision expected by September 29, 2018. Subject to approval, the changes would come into effect September 2019.
- In February 2018, government announced changes to the Basic Insurance product:
 - \$5,500 cap on general damages for pain and suffering resulting from legally defined minor injuries, with the option to purchase additional coverage;
 - Substantial increases to wage loss, funeral and death benefits;
 - A doubling of the upper limit for medical and rehabilitation costs;
 - Alternative Dispute Resolution for the majority of injury claims through the Civil Resolution Tribunal;
 - Payment of wage loss and medical expenses as they occur rather than lump cash settlements, and ICBC becomes second payer on tort wage loss and medical costs;
- Increases to medical benefits are retroactive to January 1, 2018 with other changes anticipated to take effect April 1 2019.

Accident benefit details:

- Doubling the lifetime allowance for medical care and recovery costs for those catastrophically injured in a car accident from \$150,000 to \$300,000.
 Legislation will be introduced with the intention of making this benefit retroactive to Jan. 1, 2018, in order to start immediately helping seriously injured British Columbians.
- Covering a greater variety of treatment services.
- Significantly increasing the amount covered for treatments, so customers don't have to pay out-of-pocket.
- More than doubling wage loss payments to \$740 per week, almost doubling home support benefits to \$280 per week, tripling funeral cost coverage to \$7,500, and increasing death benefits to \$30,000.

Alternative dispute resolution:

- Use of the CRT for minor injury dispute resolution means claimants who don't use a lawyer will get to keep their entire settlement, rather than paying a portion of it to lawyer fees.
- The use of the CRT for these disputes will also reduce ICBC's legal costs, which account for 24% of the corporation's total annual costs. These costs are greater than the cost of running ICBC.

Electoral Reform Report

Highlights:

• The referendum on electoral reform is underway. The Opposition has criticized the referendum and the ICBA launched a court case to try to block it.

Solution:

- We believe that British Columbians deserve to have a say on how we conduct elections in this province.
- We conducted record-setting public engagement and I produced a report with recommendations based on that input.
- Those recommendations were made available to the public at the same time as they were received by Cabinet.
- Government made a decision to give British Columbians a clear choice on whether to keep the current First Past the Post system or to move to proportional representation.

Background:

- Elections BC is responsible for administering the referendum which will be held by mail from October 22nd to November 30th, 2018.
- Registered voters will get a voting package in the mail from Elections BC between Oct 22 and Nov 2, 2018.
- Voters can ask for a voting package from Nov. 3-23, 2018 (for example, if they didn't receive a package initially, have just recently register, or spoiled their ballot).
- The deadline to submit ballots to Elections BC is 4:30 p.m. (local time), Friday, Nov. 30, 2018.
- Elections BC is also responsible for providing neutral, factual information to voters about the voting systems on the ballot.
- Elections BC will require approximately two weeks to count the more than one million ballots, and will announce the result of the referendum as soon as possible after counting is complete.
- The public engagement process on How We Vote closed on February 28th.
- There was more input collected than in any public engagement in the province's history.
- 180,880 people visited the How We Vote engagement website between November 23, 2017 and Feb 28, 2018.
- 88,547 British Columbians completed the online questionnaire.
- The engagement also received hundreds of written submissions from people, as well as submissions from more than 30 organizations.
- Government introduced the Electoral Reform Referendum Act, 2018, on Oct. 4, 2017, to establish the referendum.
- The referendum will be conducted through a mail-in ballot, with results binding at 50% plus one of the vote province-wide.
- If a new voting system is approved, legislation will be introduced in time for any provincial election held after July 1, 2021.

Trans Mountain Pipeline Expansion

Highlights:

- The Federal Court of Appeal quashed the federal approval of the project citing inadequate consultation with First Nations and a failure to properly consider tanker traffic during the review.
- On Sep 21 the federal government announced they would send the project for another review by the NEB focussed on marine traffic impacts.
- Andrew Weaver has called on the government to cancel the equivalency agreement with the Federal Government and conduct a separate BC environmental review.

Solution:

- We have a responsibility to defend against the devastating consequences of an oil spill on our environment, our economy and our coast.
- The Federal Court of Appeal quashed the approval because it failed to properly consider the risks of increased tanker traffic to BC's coast
- And consultation with First Nations was inadequate.
- The court validated concerns that our government, and many British Columbians have been raising all along.
- A single spill of diluted bitumen would threaten tens of thousands of jobs and billions of dollars of economic activity.
- We launched a reference case to confirm BC's jurisdiction to address the serious risks of diluted bitumen.
- We will continue to defend our jobs and our coast.

Government of B.C. final argument to NEB on KM:

"One particular challenge to the recovery of diluted bitumen from water arises when the product becomes submerged or sinks. The evidence shows that this may occur in freshwater, and has occurred."

On Kinder Morgan's proposed cleanup of diluted bitumen:

"The Province submits that the effectiveness of these techniques has not been proven, particularly in British Columbia's rivers." (Final Argument, Jan 11, 2016)

Justin Trudeau

"While government grants permits, ultimately only communities grant permission." [March 1, 2016]

Ellis Ross:

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Background:

- The Federal Court of Appeal quashed the federal approval of the project on the basis of two major errors:
 - The NEB erred in excluding marine shipping from the scope of the project and thereby failed to discharge duty under two Acts.
 - Consultations with First Nations were inadequate because federal officials just listened and recorded concerns while failing to meaningfully engage.
- On Sept 21st, the federal government announced they would send the TMX pipeline for another review by the NEB focussed on marine traffic impacts. The review is to be completed within 22 weeks.
- There has been speculation in the media that the federal government may engage a former judge to assist with further consultation with First Nations.
- The Federal Finance Minister announced on May 29th that they reached an agreement to buy the existing Trans Mountain pipeline and assets related to the Trans Mountain Expansion for \$4.5 billion.
- The BC Government sent a reference to the BC Court of Appeal which consists
 of a proposed amendment to the Environmental Management Act and three
 questions to confirm the province's authority to make such a law.
- On April 8th, Kinder Morgan announced it was suspending all non-essential spending on the TMX pipeline project due to significant uncertainty.
- The company set a deadline of May 31st for resolution of uncertainty including BC's claiming of jurisdiction to regulate environmental impacts.
- The Government of BC intervened in Federal Court hearings launched by First Nations challenging the federal government's approval of the project. BC argued that the federal government failed to adequately consider risks to BC.

From: Howlett, Tim GCPE:EX

Sent: Tuesday, September 11, 2018 4:24 PM

To: Fellinger, Nicole GCPE:EX
Cc: Smith, George AG:EX
Subject: RE: QP Notes List

Thanks George.

Think some of them are less likely to come up early in QP. Could we prioritize Issues Notes for the following by the 20th so we can develop QP notes for them?

- **ICBC Rate Design** (with details on the areas that have attracted media attention like regional impacts, and new drivers)
- Status of BC's reference case (would be good to get a bit of background on the timeline laid out by the case)
- Electoral Reform Referendum (could use some background on the timelines, process)
- Money Laundering s.13
- Richmond court house (issue note already exists from UBCM)
- Cannabis /LDB (shortages of product)

And then the following would be Issues Notes that would be good to have on hand for when session resumes but not needed by the 20th:

- Opioid litigation
- Vets licence plate
- Gladue / LSS

From: Smith, George AG:EX

Sent: Tuesday, September 11, 2018 10:55 AM

To: Howlett, Tim GCPE:EX **Cc:** Fellinger, Nicole GCPE:EX **Subject:** Re: QP Notes List

- -Opioid litigation
- -Cannabis / LDB (shortages of product both liquor and Cannabis.)
- -Richmond court house (Issue note)
- -ICBC name mismatches

-Former gov's Cabinet confidence on AML documents.

On Sep 11, 2018, at 10:38 AM, Howlett, Tim GCPE:EX <Tim.Howlett@gov.bc.ca> wrote:

George,

Looping you into a conversation started with Nicole on what QP Notes we will need for the session and what background we'll need in the form of Issues Notes to build them.

Below is the list that comes to mind – wanted to put it out to the group to get thoughts on any additions.

- **ICBC Rate Design** (with details on the areas that have attracted media attention like regional impacts, and new drivers)
- **Status of BC's reference case** (would be good to get a bit of background on the timeline laid out by the case)
- **Electoral Reform Referendum** (could use some background on the timelines, process)
- Money Laundering s.13

Tim Howlett Issues Manager Strategic Issues Division, GCPE 250.208.4828

From: Howlett, Tim GCPE:EX

Sent: Wednesday, July 18, 2018 11:04 AM

To: Smith, George AG:EX

Subject: FW: Electoral referendum foes lose first round - Ian Mulgrew - Vancouver Sun

From: tno@gov.bc.ca [mailto:tno@gov.bc.ca] Sent: Wednesday, July 18, 2018 5:55 AM

Subject: TNO: Electoral referendum foes lose first round - Ian Mulgrew - Vancouver Sun

Electoral referendum foes lose first round

Vancouver Sun 18-Jul-2018 Page A09 By Ian Mulgrew

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Page 18 to/à Page 19

Withheld pursuant to/removed as

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From: Howlett, Tim GCPE:EX

Sent: Thursday, June 28, 2018 8:49 PM

To: Harder, Derrick AG:EX; Milne, Gala AG:EX

Subject: Fwd: Injunction sought to halt B.C. proportional representation vote – Vancouver Sun

Resending with correct address.

You may have seen this already. Let's touch base in the morning on it.

I have some thoughts on immediate response but we will likely want to get some input from the ministry.

https://www.google.ca/amp/vancouversun.com/news/local-news/injunction-sought-to-halt-b-c-proportional-representation-vote/amp

Injunction sought to halt B.C. proportional representation vote – Vancouver Sun

Tim Howlett Issues Management 250.208.4828

From: Howlett, Tim GCPE:EX

Sent: Thursday, June 28, 2018 8:47 PM

To: derek.harder@gov.bc.ca; Milne, Gala AG:EX

Subject: Injunction sought to halt B.C. proportional representation vote – Vancouver Sun

You may have seen this already. Let's touch base in the morning on it.

I have some thoughts on immediate response but we will likely want to get some input from the ministry.

https://www.google.ca/amp/vancouversun.com/news/local-news/injunction-sought-to-halt-b-c-proportional-representation-vote/amp

Injunction sought to halt B.C. proportional representation vote – Vancouver Sun

Tim Howlett Issues Management 250.208.4828

From: Howlett, Tim GCPE:EX

Sent:Monday, June 18, 2018 3:20 PMTo:Mandybura, Cadence GCPE:EXSubject:Background for Mike Smyth

Hi Cadence,

Please find below the background bullets to share with Mike Smyth regarding the regulations for the electoral reform referendum. Minister Fleming has told Smyth that some background would be coming. Please let me know if you have any questions.

Mike Smyth asked:

"Can you tell me what the process is for the selection of official proponents, when the money will be distributed to campaigns, etc?"

Background on Electoral Reform Referendum Regulations:

- We are expecting Cabinet to make decisions on regulations very soon with regulations being published in the coming days.
- The regulations will outline many processes including giving Elections BC power to choose proponent groups.
- The regulations are more expansive than previous referendums because this is first time we have had a referendum under new electoral financing laws banning big money.
- Government has been consulting Elections BC throughout the process of formulating the regulations to facilitate them moving quickly once the regs are adopted.

Tim Howlett Issues Manager Strategic Issues Division, GCPE 250.208.4828

Hannah, Matt GCPE:EX

Matt

From: Hannah, Matt GCPE:EX Sent: Tuesday, September 4, 2018 3:13 PM 'Jasroop Gosal' To: RE: Anita - Introduction Subject: Categories: Blue category Great, glad to hear it Jasroop. I hope it goes well. **From:** Jasroop Gosal [mailto:government@businessinsurrey.ca] Sent: Tuesday, September 4, 2018 2:33 PM To: Hannah, Matt GCPE:EX Subject: Re: Anita - Introduction Hi Matt, s.22 Thank you for getting back to me. We were able to find somebody for this dialogue! Kind regards, JASROOP GOSAL POLICY COORDINATOR 101 - 14439 104 Avenue, Surrey BC Canada, V3R 1M1 P | 604.634.0345 O | 604.581.7130 SURREY BOARD OF TRADE E - Jasroop@businessinsurrey.ca On Tue, 4 Sep 2018 at 12:12, Hannah, Matt GCPE:EX < Matt. Hannah@gov.bc.ca > wrote: Hi Jasroops.22 did you find someone for this? I work in GCPE (civil service) so we don't work on the referendum, but if you haven't resolved this yet I can connect you with someone who can help you.

From: Jasroop Gosal [mailto:government@businessinsurrey.ca]

Sent: Wednesday, August 22, 2018 4:10 PM

To: Hannah, Matt GCPE:EX **Cc:** Anita Huberman

Subject: Re: Anita - Introduction

Hi Matt,

Very good to meet you.

I was wondering if you could possibly recommend a fourth panelist from the BC government to attend our Surrey Hot Topic Dialogue on Proportional Representation - What it means for the economy, spending, and decision-making.

EVENT: Proportional Representation - What it means for the economy, spending and decision-making

DATE: Wednesday, September 12

TIME: Registration 7:30am; Program 8:00-9:30am

VENUE: Eaglequest Golf Course 7778 - 152 Street, Surrey BC

I look forward to hearing from you.

Kind regards,



JASROOP GOSAL
POLICY COORDINATOR

101 - 14439 104 Avenue, Surrey BC Canada, V3R 1M1 P | 604.634.0345 O | 604.581.7130 E - Jasroop@businessinsurrey.ca

On Mon, 16 Jul 2018 at 17:43, Hannah, Matt GCPE:EX < Matt. Hannah@gov.bc.ca > wrote:
Thanks Anita. Jasroop, good to meet you. Please let me know if I can help you out with anything.
Matt
From: Anita Huberman [mailto:anita@businessinsurrey.ca] Sent: Monday, July 16, 2018 4:59 PM To: Jasroop; Hannah, Matt GCPE:EX Subject: Anita - Introduction
Jasroop,
Just connecting you with Matt Hannah at the BC Government. He has been most helpful to me when wanting to connect with different ministries or different speakers that I need.
Matt, Jasroop is a new addition to my staff team as our Policy Coordinator. He works with and reports to Anne Peterson, our Policy & Research Manager.
Hope you are well, Matt!
-Anita



H. CAPTAIN (ROYAL CANADIAN NAVY) ANITA PATIL HUBERMAN CHIEF EXECUTIVE OFFICER

Hannah, Matt GCPE:EX

From: Hannah, Matt GCPE:EX

Sent: Tuesday, September 4, 2018 1:48 PM **To:** Van Meer-Mass, Kate PREM:EX

Subject: Referendum timeline

Attachments: 2018.09.04 Referendum on Electoral Reform.docx

Categories: Blue category

Hey, attached is the referendum timeline. Should I just leave with you to include w/ his materials when appropriate?

Matt Hannah Director of Issues Management 778.584.1249

Proportional Representation Process and Timelines

Process

- Registered voters will be mailed a voting package from Elections BC between Oct. 22 and Nov. 2, 2018.
- Eligible voters are Canadian citizens over the age of 18 as of Nov. 30, 2018 who have lived in BC for at least 6 months prior to Nov. 30, 2018.
- Ballots have two questions: a yes/no question on moving to a proportional system, and a ranked question to indicate preference of which proportional system. All voters can rank potential voting systems, regardless of the answer to the yes/no question.
- Voters only have to answer one of two questions for their ballot to be counted.
- Results will be announced two to three weeks after the Nov. 30 deadline to receive ballots.

Timeline

Referendum campaign period	July 1 – Nov. 30
Voting period	Oct. 22 – Nov. 30
Voting packages mailed to voters	Oct. 22 – Nov. 30
Referendum services offices open	Nov. 5
Voters can ask for a voting package	Nov. 3 – Nov. 23
Deadline to ask for a voting package	Midnight, Nov. 23
Elections BC must receive your ballot	4:30 pm local time, Nov. 30